

Certificate Number: 01356-TXN-DE-005387754

Bankruptcy Case Number: 08-35391

**CERTIFICATE OF DEBTOR EDUCATION**

I certify that on November 11, 2008, at 10:55 o'clock AM EST,

Stefanie Ethun completed a course on personal financial  
management given by internet by

Hummingbird Credit Counseling and Education, Inc.,

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning  
personal financial management in the Northern District of Texas.

Date: November 12, 2008

By /s/Sarah L Boyle for Victoria Wright

Name Victoria Wright

Title Executive Director of Education